

Exhibit “F”

From: [Vik Grover, CFA](#)
To: "James Tilton"
Cc: [Steven Baritz \(Baritz.Steven@gmail.com\)](mailto:Steven.Baritz@Baritz.Steven@gmail.com)
Subject: ARE: HDSI
Date: Sunday, November 08, 2015 10:56:00 AM

We will need an LOI and something under contract before giving away control of the shell, otherwise I would just have Steven give it to me. I could make the same promise too.

Vik Grover, CFA
IX Advisors
(212) 731-4806 (direct)

-----Original Message-----

From: James Tilton [<mailto:jamtilton@yahoo.com>]
Sent: Sunday, November 08, 2015 8:25 AM
To: CFA Vik Grover <vikgrover@att.net>
Subject: RE: HDSI

Vik,

I thought I sent you the pension info again yesterday and also to Steven, who said he'd review it. Besides those two companies, I mentioned other subsidiaries of our group that could go in. That will all happen in time.

In the same email I gave you my idea how to do the contract. Briefly again, Malone and Bailey will have to audit the two pension companies for a consolidated 8K. That will cost a lot of money as they are in the U.K. No problem, we expected that to be an expense. I can't justify that much money until after the deal is done.

As I said yesterday, if after the audit is done on the pension companies and if something is amiss, we guaranty to replace it with something of equal or greater value.

The above is the easy part. What's difficult is knowing how long FINRA (if ever) takes to approve the reverse.

Then there is the debt. If any investor (non-affiliate) we know buys say \$ 50K of the debt, they will insist that the share increase goes ahead. At the same time we must tie up the remaining debt (\$130K? or so), so the old lenders don't convert and as you guys said, flood the market with shares.

Question, I have never been involved in anything remotely connected to a sub-penny deal. What I do know, from my own experience, is that some brokerage firms won't take, clear, allow you to buy or sell many of these lower priced stocks. We had the same problem with Fidelity with a stock which was many times more than a penny. When our investor buys the debt, he will certainly ask these questions. As Steven mentioned some shares were recently sold, I take that as an indication that there are firms who will clear and allow one to sell NSAV shares that come in the form of a certificate with no restrictive legend on it.

In addition, I don't know if HDSI and NSAV are in the course of your regular business or they just come along once an awhile. I say that because we have an endless supply of clients that can go to OTCQB, QX or Nasdaq.

Hope the above helps and tell me what else you need to start the paperwork.

Thanks.

James

On Sun, 11/8/15, Vik Grover, CFA <vikgrover@att.net> wrote:

Subject: RE: HDSI
To: "James Tilton" <jamilton@yahoo.com>
Date: Sunday, November 8, 2015, 2:55 PM

No its under contract see CMGO news
For NSAV we need to have info on what you're putting in asap so we can paper this up

Sent from my T-Mobile
4G LTE Device

----- Original message -----
From: James Tilton <jamilton@yahoo.com>
Date: 11/08/2015 5:05 AM (GMT-06:00)
To: CFA Vik Grover <vikgrover@att.net>
Subject: HDSI

Vik,

On the conference call Friday, you mentioned the other company Charles told me about, HDSI and that it traded over 400,000,000 shares Friday. I went to the OTC Markets profile and disclosure pages. I didn't see any recent news or deals made with the company. Question, has it been sold or is it still available?

As I mentioned, we have thousands of corporate clients at Wilton Group and at least a couple of hundred who might be right for a U.S. listing.

Let me know.

Thanks.

James

On Sat, 11/7/15, Vik Grover, CFA <vikgrover@att.net> wrote:

Subject: RE: NSAV cap table and analysis for 14C and FINANCIAL SERVICES TARGET.xls
To: "James Tilton"
<jamilton@yahoo.com>
Cc: Baritz, Steven@Gmail.com
Date: Saturday, November 7, 2015, 6:05 PM

Ok, can you resend
please, thanks, sounds good, would like to see something
binding though, you can't get a \$5MM note and control of
the vehicle without proper consideration, Steven and I would
be sued by shareholders.

Vik Grover, CFA
IX Advisors
(212) 731-4806 (direct)

-----Original Message-----